

EXHIBIT B

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION

SUSAN SIDEMAN and MARK SIDEMAN,

Plaintiffs,

v.

FARMERS GROUP, INC., a Nevada
Corporation,

Defendant.

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CIVIL NO. 5:17-CV-00023-OLG

DECLARATION OF JAYARETHINAM ANTONY

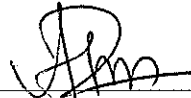
1. My name is Jayarethinam Antony. I am over the age of 18 and have personal knowledge of all facts stated in this declaration, and if called to testify, I could and would testify competently thereto.

2. I have been employed by Farmers Group, Inc. (“FGI”) since 1998 in various Information Technologies (“IT”) roles. I started as a Senior Systems Analyst, then became a Program Manager, then a Senior Manager for Solution Design and Strategic Initiatives, and am currently a Senior Manager for Compliance Projects. During this time, I have become familiar with the various hardware and software systems used to process insurance policies for policyholders like the Sidemans.

3. Based on the Sidemans’ complaint that they did not receive a copy of the Next Generation Homeowners policy form when they were offered a Next Generation policy in 2013, I investigated whether this was true and, if so, why it happened. The result of my investigation is attached hereto as Exhibit “B-1.” As explained therein, there was a glitch in the policy processing system. Because the Sidemans’ agent made changes to the policy before the IT

processing system completed the non-renewal transaction, the system processed the transaction as a “change” transaction instead of a new policy offer, resulting in the Next Generation policy form not being included in the new offer packet mailed to the Sidemans.

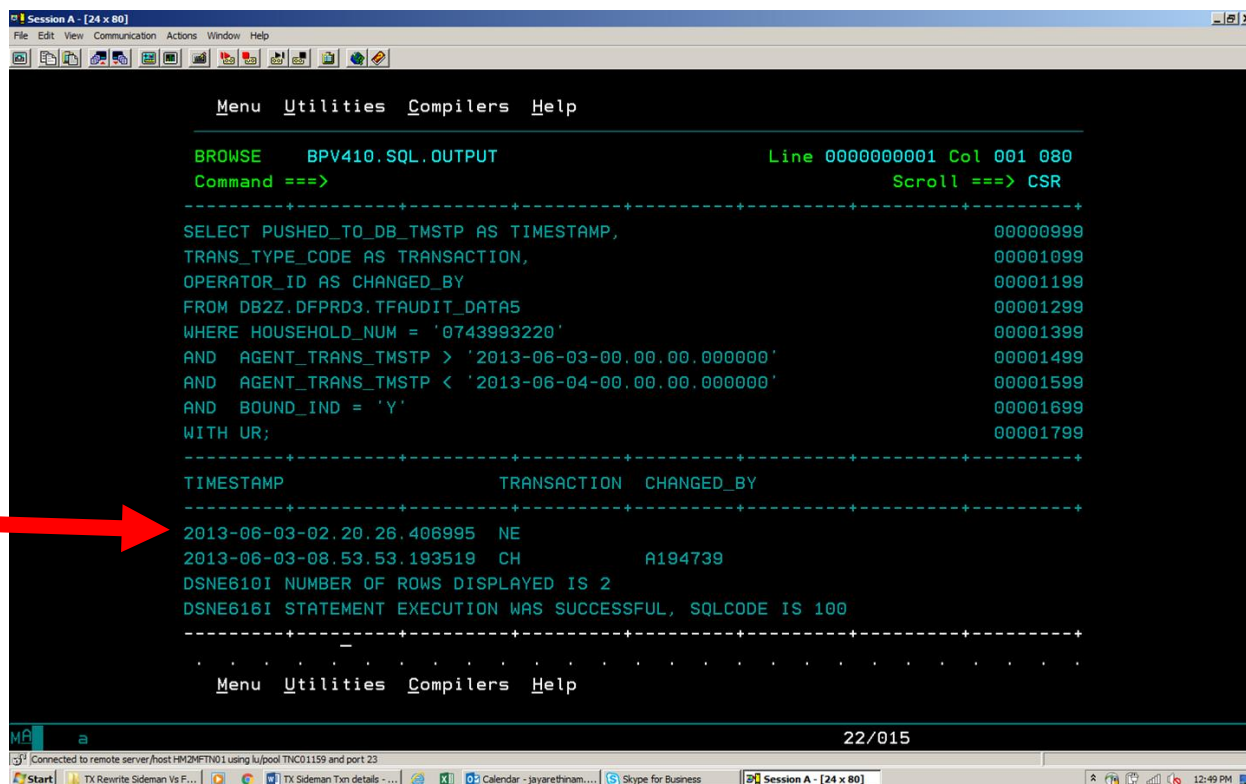
I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct and that this declaration was executed on November 10, 2017.

A handwritten signature in black ink, appearing to read 'Jayarethinam Antony', is written over a horizontal line.

JAYARETHINAM ANTONY

EXHIBIT B-1 TO
JAYARETHINAM ANTONY'S
DECLARATION

- A. The Sidemans' rewrite transaction was automatically processed by the policy processing application on 6/3/2013 at 2:20am to be effective 7/27/13. A blank space in the "changed by" column means the system processed the item.



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Session A - [24 x 80]
File Edit View Communication Actions Window Help

Menu Utilities Compilers Help

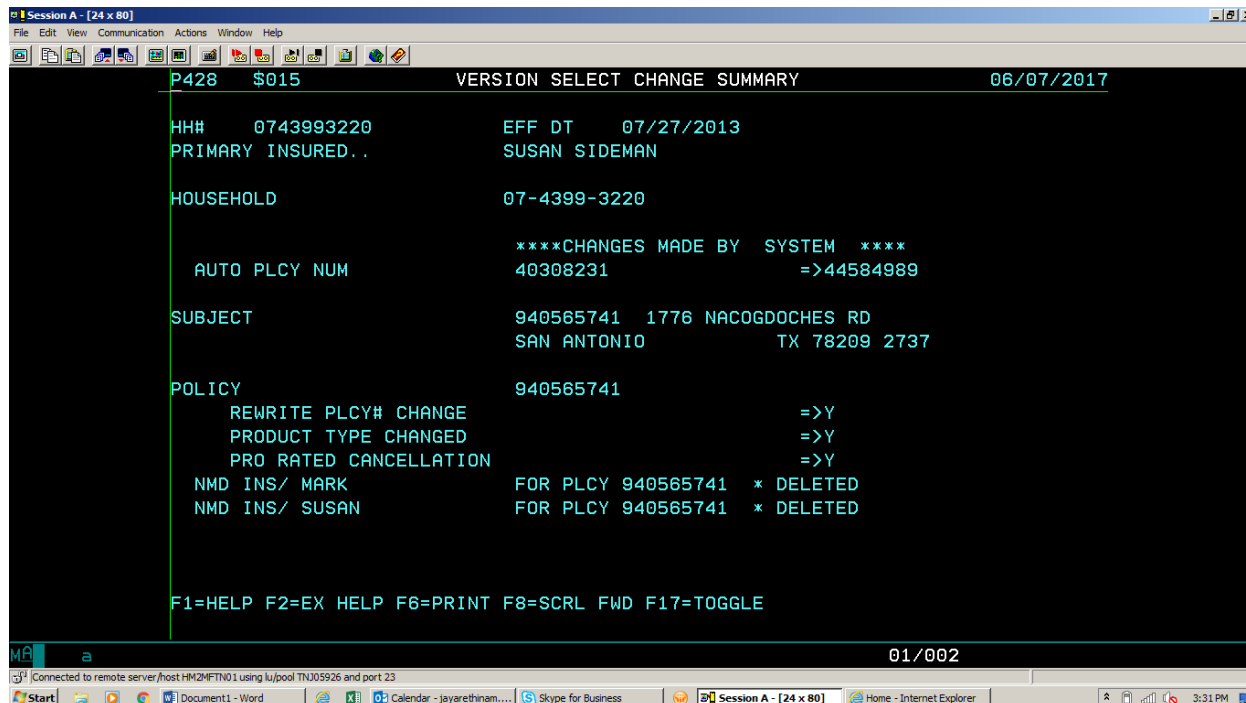
BROWSE BPV410.SQL.OUTPUT Line 0000000001 Col 001 080
Command ==> Scroll ==> CSR

-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+
SELECT PUSHED_TO_DB_TMSTP AS TIMESTAMP,                                00000999
TRANS_TYPE_CODE AS TRANSACTION,                                       00001099
OPERATOR_ID AS CHANGED_BY                                             00001199
FROM DB2Z.DFPRD3.TFAUDIT_DATA5                                         00001299
WHERE HOUSEHOLD_NUM = '0743993220'                                     00001399
AND AGENT_TRANS_TMSTP > '2013-06-03-00.00.00.000000'                   00001499
AND AGENT_TRANS_TMSTP < '2013-06-04-00.00.00.000000'                   00001599
AND BOUND_IND = 'Y'                                                    00001699
WITH UR;                                                                00001799
-----+-----+-----+-----+-----+-----+-----+-----+-----+
TIMESTAMP                     TRANSACTION  CHANGED_BY
-----+-----+-----+-----+-----+-----+-----+-----+
2013-06-03-02.20.26.406995  NE
2013-06-03-08.53.53.193519  CH          A194739
DSNE610I NUMBER OF ROWS DISPLAYED IS 2
DSNE616I STATEMENT EXECUTION WAS SUCCESSFUL, SQLCODE IS 100
-----+-----+-----+-----+-----+-----+-----+-----+
Menu Utilities Compilers Help

MA a 22/015
Connected to remote server /host HM2MFTN01 using lu/pool TN001159 and port 23
Start TX Rewrite Sideman Vs F... TX Sideman Txn details - ... Calendar - jayarethinam... Skype for Business Session A - [24 x 80] 12:49 PM

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- B. Based on the policy number, the transaction was to non-renew the Texas Family Policy and offer the Next Generation policy. The details of the policy at rewrite were:



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Session A - [24 x 80]
File Edit View Communication Actions Window Help

P428 $015 VERSION SELECT CHANGE SUMMARY 06/07/2017

HH# 0743993220 EFF DT 07/27/2013
PRIMARY INSURED.. SUSAN SIDEMAN

HOUSEHOLD 07-4399-3220

****CHANGES MADE BY SYSTEM ****
AUTO PLCY NUM 40308231 =>44584989

SUBJECT 940565741 1776 NACOGDOCHES RD
SAN ANTONIO TX 78209 2737

POLICY 940565741
REWRITE PLCY# CHANGE =>Y
PRODUCT TYPE CHANGED =>Y
PRO RATED CANCELLATION =>Y
NMD INS/ MARK FOR PLCY 940565741 * DELETED
NMD INS/ SUSAN FOR PLCY 940565741 * DELETED

F1=HELP F2=EX HELP F6=PRINT F8=SCRL FWD F17=TOGGLE

MA a 01/002
Connected to remote server /host HM2MFTN01 using lu/pool TN005926 and port 23
Start Document1 - Word Calendar - jayarethinam... Skype for Business Session A - [24 x 80] Home - Internet Explorer 3:31 PM

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Session A - [24 x 80]
File Edit View Communication Actions Window Help
P428 $015 VERSION SELECT CHANGE SUMMARY 06/07/2017

HH# 0743993220 EFF DT 07/27/2013
PRIMARY INSURED.. SUSAN SIDEMAN

SUBJECT 940565741 1776 NACOGDOCHES RD
SAN ANTONIO TX 78209 2737
CANCELLATION REASON NON-RENEW (GA-UNDESIRABLE INSD)
CANCELLATION TYPE 11

SUBJECT 969121903 1776 NACOGDOCHES RD
SAN ANTONIO TX 78209 2737

POLICY 969121903
NEW POLICY ADDED =>Y
REWRITE PLCY# CHANGE =>Y
CREDIT SCORE CD =>*
POLICY NUMBER =>969121903
PRODUCT TYPE CODE =>NGHO
PAY PLAN CD =>CD

F1=HELP F2=EX HELP F6=PRINT F7=SCRL BKWD F8=SCRL FWD F17=TOGGLE

MA a 01/002
[Connected to remote server/host HM2MFTN01 using lu/pool TNJ05926 and port 23]
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Session A - [24 x 80]
File Edit View Communication Actions Window Help
P428 $015 VERSION SELECT CHANGE SUMMARY 06/07/2017

HH# 0743993220 EFF DT 07/27/2013
PRIMARY INSURED.. SUSAN SIDEMAN

SUBJECT 969121903 1776 NACOGDOCHES RD
SAN ANTONIO TX 78209 2737

POLICY 969121903

PSC ACCOUNT NUMBER =>W377114729
RENEWAL DATE =>07/27/2014
CLAUSE1 DED ADJ AMT =>1.0%
CLAUSE2 DED ADJ AMT =>1.0%
CLAUSE3 DED ADJ AMT =>1000
FS TYPE =>H0
NEW FULL TERM PREM AMT =>$2530.20
TOTAL PREMIUM =>$2530.20
ENDORSMENT J6254 2ND INCREASED SPECIAL LIMITS ON CERTAIN PERSONAL PROPE
ENDORSMENT J6260 2ND RESIDENCE GLASS - WAIVER OF DEDUCTIBLE ENDORSEMENT
ENDORSMENT J6898 1ST ENDORSEMENT AMENDING GENERAL CONDITIONS

F1=HELP F2=EX HELP F6=PRINT F7=SCRL BKWD F8=SCRL FWD F17=TOGGLE

MA a 01/002
[Connected to remote server/host HM2MFTN01 using lu/pool TNJ05926 and port 23]
Start Document1 - Word Calendar - jayarethinam.... Skype for Business Session A - [24 x 80] Home - Internet Explorer 3:31 PM

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Session A - [24 x 80]

File Edit View Communication Actions Window Help

P428 \$015 VERSION SELECT CHANGE SUMMARY 06/07/2017

HH# 0743993220 EFF DT 07/27/2013
PRIMARY INSURED.. SUSAN SIDEMAN

SUBJECT 969121903 1776 NACOGDOCHES RD
SAN ANTONIO TX 78209 2737

POLICY 969121903

ENDORSMENT TX184 1ST EXCLUSION OF MARRING OF METAL ROOF MATERIALS
ENDORSMENT 256236 612 TDI CREDIT DISCLOSURE FORM

SUBJECT 969121903 1776 NACOGDOCHES RD
SAN ANTONIO TX 78209 2737

DWELLING =>460000 \$2391.15
SEP STRUCTURES =>58000 \$48.00
PERSONAL PROP =>345000 INCL
LOSS OF USE =>184000 INCL
PERS LIABILITY =>500000 \$31.84
GUEST MEDICAL =>5000 \$3.90

F1=HELP F2=EX HELP F6=PRINT F7=SCRL BKWD F8=SCRL FWD F17=TOGGLE

MA a 01/002

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Start Document1 - Word Calendar - jayarethinam.... Skype for Business Session A - [24 x 80] Home - Internet Explorer 3:31 PM

Session A - [24 x 80]

File Edit View Communication Actions Window Help

P428 \$015 VERSION SELECT CHANGE SUMMARY 06/07/2017

HH# 0743993220 EFF DT 07/27/2013
PRIMARY INSURED.. SUSAN SIDEMAN

SUBJECT 969121903 1776 NACOGDOCHES RD
SAN ANTONIO TX 78209 2737

EXTENDED REPL =>125
RESIDENCE GLASS =>X \$24.00
INCR JEWELRY =>2500 \$28.13
PERSONAL INJURY =>X \$3.18
IDENTITY FRAUD =>30000
BLDG ORDINANCE =>10
YEAR BUILT =>1979
TOTAL SQ. FT =>3666
MARKET VALUE AMT =>500000
PURCHASE DATE =>11/10/1995
INSPECTION DATE =>06/25/2009
FOUNDATION (DWL) TYPE =>CEMENT SLAB (INCL BSMNT)
CONST. TYPE =>WOOD SIDING OVER FRAME

F1=HELP F2=EX HELP F6=PRINT F7=SCRL BKWD F8=SCRL FWD F17=TOGGLE

MA a 01/002

Connected to remote server/host HM2MFTN01 using lu/pool TNJ05926 and port 23

Start Document1 - Word Calendar - jayarethinam.... Skype for Business Session A - [24 x 80] Home - Internet Explorer 3:31 PM

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Session A - [24 x 80]
File Edit View Communication Actions Window Help
P428 $015 VERSION SELECT CHANGE SUMMARY 06/07/2017

HH# 0743993220 EFF DT 07/27/2013
PRIMARY INSURED.. SUSAN SIDEMAN

SUBJECT 969121903 1776 NACOGDOCHES RD
SAN ANTONIO TX 78209 2737

AMP CAPACITY =>220
DWELLING OCCUPANCY =>OWNER OCC (PRIM RES.)
ROOF YEAR =>1999
ROOF TYPE =>SHEET METAL PANEL
YRS WARRANT.ROOF =>20
HEATING PRIMARY TYPE =>CNTRL HEAT - W/ THRMST
FUEL TYPE (PROP) =>ELECTRIC
HEATING SECONDARY TYPE =>FIREPLACE
OUTSIDE OF CITY LMTS =>N
PERMANENT STORM SHUTTER =>N
ALARMS/SEC DEVICES =>Y
1ST MORTGAGEE CO =>Y
NON-STD CHIMNEY FLUES =>N

F1=HELP F2=EX HELP F6=PRINT F7=SCRL BKWD F8=SCRL FWD F17=TOGGLE

MA a 01/002
[Connected to remote server/host HM2MFTN01 using lu/pool TNJ05926 and port 23]
Start Document1 - Word Calendar - jayarethinam.... Skype for Business Session A - [24 x 80] Home - Internet Explorer 3:31 PM

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Session A - [24 x 80]
File Edit View Communication Actions Window Help
P428 $015 VERSION SELECT CHANGE SUMMARY 06/07/2017

HH# 0743993220 EFF DT 07/27/2013
PRIMARY INSURED.. SUSAN SIDEMAN

SUBJECT 969121903 1776 NACOGDOCHES RD
SAN ANTONIO TX 78209 2737

BUILT BY LIC CONTR =>Y
MRTG/OTHR INTEREST =>N
HAIL =>N
ROOF MORE THAN 1 LAYER =>N
SWIMMING POOL =>N
HOME SAFETY =>NONE
ROOF GEOMETRY =>Other
OUT OF PRODUCTION IND =>N
DST.NREST FIRE HYDRANT =>300
NUM OF UNITS =>1
CITY NAME =>SAN ANTONIO
ZIP CODE =>782092737762
PROTECTION CLASS =>02

F1=HELP F2=EX HELP F6=PRINT F7=SCRL BKWD F8=SCRL FWD F17=TOGGLE

MA a 01/002
[Connected to remote server/host HM2MFTN01 using lu/pool TNJ05926 and port 23]
Start Document1 - Word Calendar - jayarethinam.... Skype for Business Session A - [24 x 80] Home - Internet Explorer 3:31 PM

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Session A - [24 x 80]
File Edit View Communication Actions Window Help
P428 $015 VERSION SELECT CHANGE SUMMARY 06/07/2017

HH# 0743993220 EFF DT 07/27/2013
PRIMARY INSURED.. SUSAN SIDEMAN

SUBJECT 969121903 1776 NACOGDOCHES RD
SAN ANTONIO TX 78209 2737
REPLACEMENT COST =>435000
PLCY SOI CVG MESSAGE REQUIRED COVERAGE ADDED

PLCY SOI CVG MESSAGE REQUIRED COVERAGE ADDED

PLCY SOI CVG MESSAGE REQUIRED COVERAGE ADDED

CITY CODE =>001
COUNTY CODE =>15
DISC/SURCH AF-AUTO/HOME DISCOUNT
DISC/SURCH NS-NON SMOKER
DISC/SURCH C2-CLAIM FREE DISCOUNT - 2 YEARS

M00072 BOTTOM OF DATA
F1=HELP F2=EX HELP F6=PRINT F7=SCRL BKWD F17=TOGGLE

01/002

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- C. On 6/3/13 at 8:53am (the same day) the Sidemans' Farmers Agent processed changes to their policy. The reference to "A194739" in the "changed by" column refers to the agent number for the Sidemans' Farmers Agent.

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Session A - [24 x 80]
File Edit View Communication Actions Window Help
Menu Utilities Compilers Help

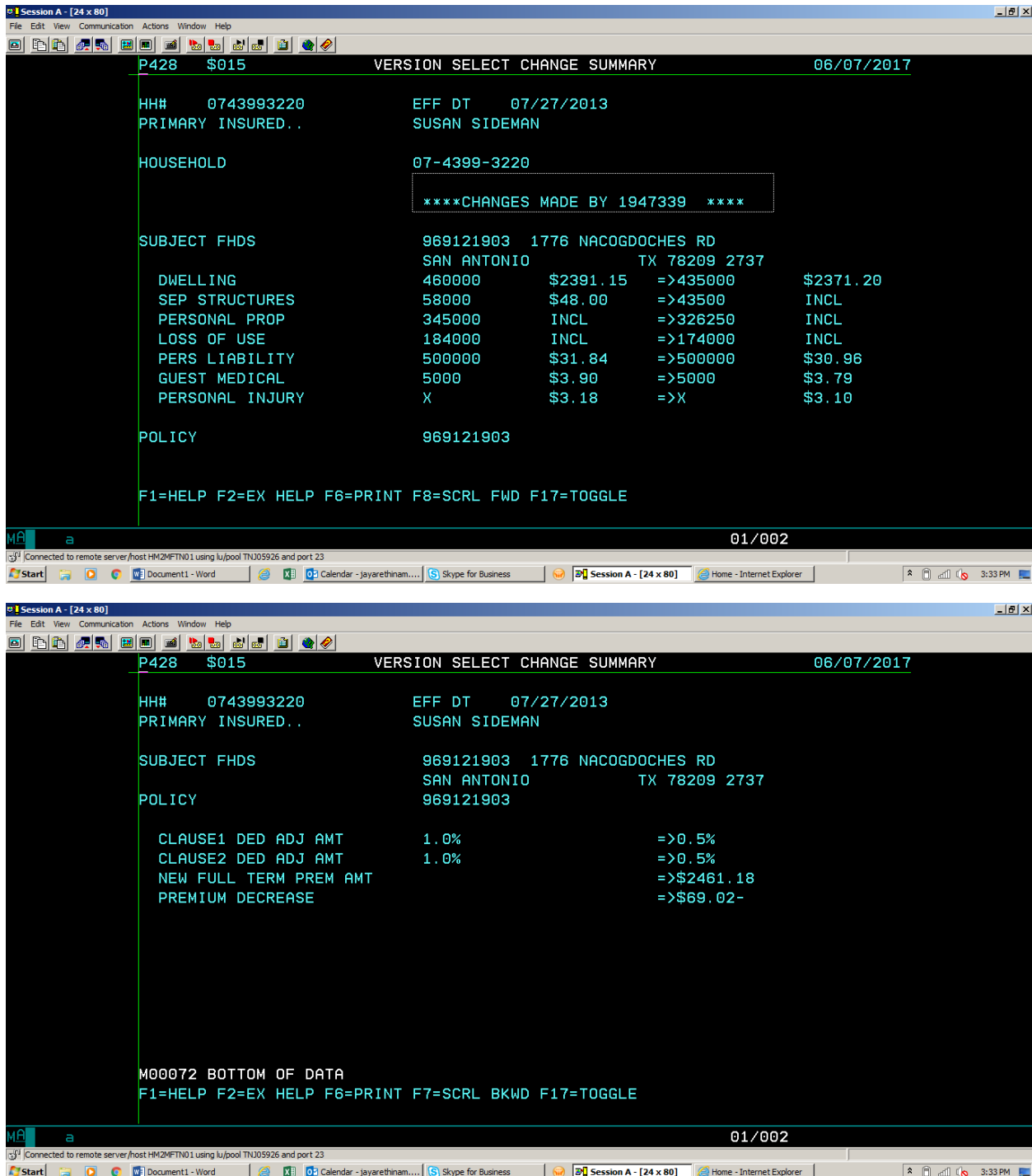
BROWSE BPV410.SQL.OUTPUT Line 0000000001 Col 001 080
Command ==> Scroll ==> CSR

-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+
SELECT PUSHED_TO_DB_TMSTP AS TIMESTAMP,                                00000999
TRANS_TYPE_CODE AS TRANSACTION,                                       00001099
OPERATOR_ID AS CHANGED_BY                                             00001199
FROM DB2Z.DFPRD3.TFAUDIT_DATA5                                         00001299
WHERE HOUSEHOLD_NUM = '0743993220'                                     00001399
AND AGENT_TRANS_TMSTP > '2013-06-03-00.00.00.000000'                 00001499
AND AGENT_TRANS_TMSTP < '2013-06-04-00.00.00.000000'                 00001599
AND BOUND_IND = 'Y'                                                    00001699
WITH UR;                                                                00001799
-----+-----+-----+-----+-----+-----+-----+-----+-----+
TIMESTAMP                    TRANSACTION    CHANGED_BY
-----+-----+-----+-----+-----+-----+-----+-----+-----+
2013-06-03-02.20.26.406995 NE
2013-06-03-08.53.53.193519 CH          A194739
DSNE610I NUMBER OF ROWS DISPLAYED IS 2
DSNE616I STATEMENT EXECUTION WAS SUCCESSFUL, SQLCODE IS 100
-----+-----+-----+-----+-----+-----+-----+-----+-----+
Menu Utilities Compilers Help

22/015

```

D. The Agent made the following changes, to be effective 7/27/13.



E. The IT output processing system merged the above two transactions and processed them together. Because the Agent's transaction was second, the output was processed by the system as a 'Change' transaction instead of a 'Rewrite' transaction, and the policy contract was not included in the package. Policy contracts are only sent when a new policy is issued, as opposed to making a change on an existing policy (such as a change in limits, deductibles, etc.).

F. Below is the screenshot of all documents produced by the output processing and billing systems for this policy.

Policy Document List - Internet Explorer

Farmers Agency Dashboard
Policy & Billing Documents
 Find a Customer: Name, Plcy#, Acc# Customer View
 Agent: Jayarethnam Antony

Policy and Billing Document List

Policy Details

Policy Number	Named Insured	Line of Business
969121903	Susan Sideman	Home

Policy Documents

Transaction Type	Print Date
OFFER OF RENEWAL DOCUMENTS	06/05/2017
Refund Letter - Credit Balance	11/02/2016
CHANGE DOCUMENTS	10/31/2016
2 - Pay Statement	06/27/2016
OFFER OF RENEWAL DOCUMENTS	06/03/2016
2 - Pay Statement	06/28/2015
OFFER OF RENEWAL DOCUMENTS	06/03/2015
Refund Letter - Credit Balance	07/09/2014
2 - Pay Statement	06/27/2014
CHANGE	06/05/2014
OFFER OF RENEWAL	06/03/2014
2 - Pay Statement	06/27/2013
CHANGE	06/04/2013

Displaying 1-13 of 13 Results 1

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Taskbar: Start, Document1 - Word, Calendar - jayarethna..., Skype for Business, Session A - [24 x 80], Farmers Insurance: Ag..., Policy Document Lis...

G. At any time, agents can use the option 'Mailed by Company' and select 'Complete policy' to have a customer's complete policy including all endorsements sent to them.

Express Home - Susan Sideman's Household: 0743993220 - Internet Explorer

Express Home - Susan Sideman's Household: 0743993220

File Edit View Favorites Tools Help

Farmers Agency Dashboard
Express | Change
 Find a Customer: Name, Plcy#, Acc# Customer View

Summary | **Household** | **Property** | **Coverage** | **Premium/Rate**

Transaction Info
 Trans Eff Dt: 06/07/2017
 HH Number: 0743993220

Messages
 Line of Business has Future Policy versions. (W80115)

Household
 Reg Docs List | Reg Docs History | View Comments | Add Comments | Customer Payment(ACA) | UW Inquiry

Quota Multiline Discounts

Primary Insured: Susan Sideman
 Residence Address: 1776 Nacogdoches Rd, San Antonio, TX 78209-2737
 Email: [] Phone [210] [828] [1780]

Active | **Inactive** | Change as of: 06/07/2017 | **Household History**

Policies (1) Add Policy | Cancel all

▼ **969121903** - Reg Docs List | Reg Docs History | Add Insured | Rewrite | Add Mortgage | Cancel

1776 NACOGDOCHES RD, SAN ANTONIO, TX 78209-2737

Policy Number	Policy Type	Reconst. Cost	Year Built	PPC	Miles to Resp FD	Pay Plan	Full Term
969121903	NEXT GENERATION HOMEOWNERS	\$462000	1979	02	03	2-Pay: W377114729	\$2826.90

Agent Code: 19-47-39
 Rating Company: TEXAS FARMERS INSURANCE COMPANY 0
 Surcharge Level: []
 Occupancy: Owner Occupied (Primary Res.)
 Named Insured: Susan Sideman
 Mark Sideman
 U/W Advisory

Extended Property Addr (EOIMOI)
 Y ☒ N ☐

Yrs. Claims Free w/Farmers: 5
 #Chargeable Losses: 0

Coverages | **Other Coverages** | **Mortgage** | **Details** | **Other Info**

Coverage	Amount	Other Coverages	Mortgage	Details	Other Info
DWELLING	\$462000	\$2733.95	1ST: San Antonio Federal Credit Un	Effective Date: 07/27/2013 Renewal Date: 07/27/2017 Inforce Date: 07/27/2013	Endorsements Security Devices Discounts & Surcharges Losses
SEP STRUCTURES	\$46200	Included			
PERSONAL PROP	\$462000	Included			

button ok

Taskbar: Start, Adhoc, Outlook 2013, Skype for Busin..., Binla Selvaraj, Balaji Venkates..., Session A - [24 x 80], Farmers Insura..., Express Hom...

Express Home - Susan Sideman's Household: 0743993220 - Internet Explorer

https://eagent.farmersinsurance.com/PLA/eAgent/eAutoTwoE/home/perform/homesummaryexternal/hull?parentPage=scv&ActionCode=ts&scvR=t&scvHn=118446091&householdNumber=0743993220 Farmers Group Inc. [US]

Express Home - Susan Sideman's Household: 0743993220

File Edit View Favorites Tools Help

Serena PLCM - CR BT conf Prop Box Adhoc SDI OCIO appt DRR Farmers Gives Back Present... PLG Wiki Farmers Beeline Page Safety Tools

Farmers Agency Dashboard

Express | Change

Transaction Info
Trans Eff Dt: 06/07/2017
HH Number: 0743993220

Messages
[Go to Messages](#)

Sections

Actions
[Go to Menu](#)
[VIP Options](#)
[View Saved VIPs](#)
[Print Center](#)
[Image Center](#)

Other Info
[Other Household Policies](#)
[Related Household](#)
[Create Service Request](#)
[Help Path/Site Map](#)
Legend: *Required

1776
Policy
96912
Agen
19-4
Exten
O y
Cover
DWE
SEP
PERS

Household#: 0743993220 Primary Insured: Susan Sideman

Make Selection To Print Policy Level Documents:

Policy No	Property Address	In-force Date	Form Type	Policy Type	Mailing Requested
969121903	1776 NACOGDOCHES RD, SAN ANTONIO, TX 78209-2737	07/27/2013	Homeowners	NEXT GENERATION HOMEOWNERS	

Local Print Mailed By Company Letter

Details

☒ Current Declaration Page
Includes:
--Declarations
--All Endorsements
Copies will be sent to insured only

☐ Complete Policy
* Type:
Includes:
--Declarations
--Policy Back
--All Endorsements
Copies will be sent to insured and mortgagee

* Standard Message: OR * Personal Message:

[Add Mailing Request](#)

06/07/2017 © 2010 Farmers Insurance -- All Rights Reserved. Back to Top
Household No: 0743993220 2017.05.00.005 Trans Time: 2017-06-07-16.07.44.672402

06/07/2017 [Calendar Icon] Household History

Risk Assessment: Hit
Pay Plan Full Term
2-Pay: W377114729 \$2826.90

Other Info
[Endorsements](#)
[Security Devices](#)
[Discounts & Surcharges](#)
[Losses](#)

Start Adhoc TX Sideman T... Outlook 2013 Skype for Bu... Binla Selvaraj Balaj Venkat... Session A - Farmers Insu... Express Ho... 4:11 PM

Jayarethinam Antony

28807 Panorama Ct, Valencia, CA 91354 | (m) 949-975-9491 | rethinamusa@gmail.com

Summary

A results-oriented IT professional with over 15 years of wide-ranging leadership experience in solution delivery management and project management with onshore, outsourced and offshore models. Scope includes design, development and testing functions for personal lines insurance applications.

- Excellent leadership and communication skills
- Vast working experience with multi-faced IT and business teams
- Demonstrated successful delivery of large and complex projects (over \$3M)
- Managed concurrent projects ranging from 6 months to 2 years and beyond
- Extensive experience in capacity, resource planning and budget management
- Directs prioritization and delivery of multiple programs and resources
- Managed large and complex technical teams delivering business projects
- Established operational model for running monthly releases
- Developed capacity model to deliver 200K hours annually
- Managed business requirements definition with business teams
- People management skills to lead and influence professional resources
- Customer focused with a sense of urgency; deliver for speed to market
- Management of all aspects of setting up offshore teams to support projects
- Expert knowledge in applications development methodologies/SDLC, incl Agile
- **Functional areas of deep expertise include P&C personal lines insurance**, accounting, commissions and rewards systems, centralized data repositories and BI data, forms creation and generation, reporting systems, compliance and testing

Experience

Farmers Insurance Group

1998 – Present

Farmers insurance group of companies is the third largest personal lines insurer in US. Founded in 1928, Farmers Insurance Group is part of Zurich Financial Services Group and is one of the largest and most respected insurance brands in the United States. Farmers group of companies include Foremost Insurance Group, Bristol West Insurance group and 21st Century Insurance.

Senior Manager (IT) for Compliance Projects /FSPA

2014 - Present

Currently managing compliance projects for all Personal Lines products (Auto, Home and Umbrella), collaborating with IT SME/Development, Product Management, Compliance, Legal and Underwriting teams to process corrective actions for the book of business impacted.

Additionally managing the delivery of state rollout of Farmers Smart Plan Auto (FSPA) product with one more State pending for implementation.

Senior Manager – Solution Design, Strategic Initiatives

2010 - 2014

Currently managing strategic and critical initiatives to increase sales and delivery, and improve customer experience, customer and agent retention. Collaboration with multiple departments across various Farmers companies to coordinate and deliver results.

Efforts include expanding product-channel sales capabilities across all Farmers products, and creation/use of a single customer repository (MDM). Also responsible for managing analysis and design activities as well as supporting related development, testing and implementation tasks, to deliver projects and enhancements for auto, home and umbrella products. Projects focused on areas of customer communication management and statistical/ financial reporting of premium and commissions. Managed teams of business and technical analysts, to deliver high quality results on-time and under-budget.

- Redesigned critical forms for auto policies and improved policy document generation process
- Implemented quick hits to enhance commissions, to accelerate agent retention improvement
- Rapidly delivered ePolicy (paperless) sign up and management as a go-green initiative
- Evaluated package solutions and developed business cases - Guidewire, Fusion360, Exceed J for modernizing personal lines insurance policy administration, and rating packages from Guidewire rating and CGI Ratabase
- Managed significant application changes to incorporate new BI data/reporting and policy output packet
- Implemented projects in the areas of premium determination, fees, credit models, customer communications and agent/district manager commissions
- Expanded Farmers personal lines products to new east coast states, including state-specific regulations and features
- Developed and implemented a standardized release calendar covering all SDLC deliverables and encompassing bi-monthly major releases and interim minor releases
- Created innovative fast-track delivery of mini-releases, to increase speed to market
- Lead the department budget cycle and facilities planning
- Managed, lead, trained and coached direct reports employees and consultants, with a focus on performance management and individual development

Program Manager – Testing

2007 – 2010

Successfully delivered large projects with excellent quality using effective testing model and tools and improved processes:

- Implemented functional and regression testing events using vendor resources in a combined onshore-offshore model
- Significantly improved processes and work products resulting in 50%+ reduction in re-work.
- Implemented industry best practices with documented Quality Management Plan
- Implemented process improvements for requirements traceability, defect management and warranty management
- Streamlined off-cycle production migrations with repeatable processes

Sr. Systems Analyst, Systems Analyst

1998 – 2007

Technical Lead for the areas of premium determination, fee & commission calculations, profitability calculations, and agent assignments. Included analysis, development and testing functions of personal lines auto policy processing systems.

Implemented new functions and features for personal auto products such as:

- Flat policy / membership fee and associated commissions for Auto policies
- New Farmers proprietary credit scoring model
- Automatic agent assignment for policies
- Charging and accounting state mandated surcharges

Singareni Collieries Company Ltd, India

1990 - 1997

Systems Analyst / Programmer Analyst

Technical lead for the design and development of in-house accounting software, payroll processing and HR employment section process.

Education

M.CA. (Master of Computer Applications) from Bharathidasan University, India

Designations and Certifications

Certified Scrum Master (CSM)

Project Management Professional (PMP)

5Lean Yellow Belt (Kaizen)

Emerging Leadership Program nominee (2-year program in Farmers)

Employment authorization – US Citizen